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Case 15-26576 Doc 1 Filed 08/04/15 Entered 08/04/15 09:49:59 Desc Main <u>B1 (Official Form 1) (04/13) Document Page 1 of 31</u>

United St Northe	ates Ba rn Dist								untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Forte, Nancy L.				Name of Jo	Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer (if more than one, state all): 2876	I.D. (ITIN)	/Com	plete EIN	Last four d	_			axpayer I.	D. (ITIN) /Complete EIN
Street Address of Debtor (No. & Street, City, State 230 Duane Street Apartment 2C	& Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, Sta	ate & Zip Code):
Glen Ellyn, IL	ZIPCODI	E 60 1	37		ZIPCODE				ZIPCODE
County of Residence or of the Principal Place of Bu DuPage	siness:			County of	Residence	e or of t	he Principal Plac	ce of Busin	ness:
Mailing Address of Debtor (if different from street	address)			Mailing Ad	ldress of	Joint De	ebtor (if differen	nt from stre	eet address):
	ZIPCODI	Е							ZIPCODE
Location of Principal Assets of Business Debtor (if	different fro	m stre	eet addres	s above):					
									ZIPCODE
Type of Debtor (Form of Organization)				of Business one box.)					Code Under Which (Check one box.)
(Check one box.) ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate as U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker			Estate as defined i	n 11	Chapter 7 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 ☐ Chapter 13 ☐ Chapter 13 ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts			
Other							(Check on		
Chapter 15 Debtor Country of debtor's center of main interests:			7 F	4.12.434					
	_	(C		mpt Entity if applicable.)	pplicable.) § 101(8) as "incurre				business debts.
Each country in which a foreign proceeding by, regarding, or against debtor is pending: Debtor is a tax-exempt Title 26 of the United Internal Revenue Code			npt organization ed States Code (the	organization under states Code (the individual primarily for a personal, family, or house-					
Filing Fee (Check one box)							oter 11 Debtors		
✓ Full Filing Fee attached			Check o				•		
Debioi			or is not a small b	s a small business debtor as defined in 11 U.S.C. § 101(51D). s not a small business debtor as defined in 11 U.S.C. § 101(51D).					
only). Must attach signed application for the cour consideration certifying that the debtor is unable except in installments. Rule 1006(b). See Officia	to pay fee			if: or's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).					
Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B.		ıals	A pla	l applicable boxes: a is being filed with this petition tances of the plan were solicited prepetition from one or more classes of creditors, lance with 11 U.S.C. § 1126(b).				ore classes of creditors, in	
Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors.					id, there v	vill be n	o funds availabl	le for	THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors									
1-49 50-99 100-199 200-999 1.0	.00	5.001		10.001	25 001		50.001	0.00	
1-49 50-99 100-199 200-999 1,000- 5,001- 5,000 10,000			10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000		
Estimated Assets		_			_				
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1.			\$50,000,001 to	0.000.001.4- \$100.000.4		\$500,000,001	More tha	n	
	1,000,001 to \$10,000,001 \$50, 10 million to \$50 million \$10		\$50,000,001 to \$100 million						
Estimated Liabilities								П	
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,000 to \$1,	000,001 to	\$10,0	000,001	\$50,000,001 to	\$100,00	0,001	\$500,000,001	More tha	n

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Case 15-26576 Doc 1 Filed 08/04/15 B1 (Official Form 1) (04/13) Document	Entered 08/04/15 09:4 Page 2 of 31	49:59 Desc Main		
Voluntary Petition	Name of Debtor(s):	<i>.</i>		
(This page must be completed and filed in every case)	Forte, Nancy L.			
All Prior Bankruptcy Case Filed Within Last	t 8 Years (If more than two, attac	h additional sheet)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed: N/A	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mor	re than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) torney for the petitioner named in the foregoing petition, declare ave informed the petitioner that [he or she] may proceed under 7, 11, 12, or 13 of title 11, United States Code, and have ed the relief available under each such chapter. I further certify elivered to the debtor the notice required by 11 U.S.C. § 342(b).		
	X /s/ Jason G. Shore	8/04/15		
	Signature of Attorney for Debtor(s)	Date		
Does the debtor own or have possession of any property that poses or is a	illeged to pose a threat of imminen	t and identifiable harm to public health		
or safety? ☐ Yes, and Exhibit C is attached and made a part of this petition. ▼ No Exhi (To be completed by every individual debtor. If a joint petition is filed, ea ▼ Exhibit D completed and signed by the debtor is attached and man	bit D ach spouse must complete and attac			
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhibit C is attached and made a part of this petition. (To be completed by every individual debtor. If a joint petition is filed, each	bit D ach spouse must complete and attac			
or safety? Yes, and Exhibit C is attached and made a part of this petition. No Exhibit C be completed by every individual debtor. If a joint petition is filed, ea Exhibit D completed and signed by the debtor is attached and made	bit D ach spouse must complete and attace de a part of this petition.			
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B1 (Official Form 1) (04/13)	Entered 08/04/15 09:49:59 Desc Main Page 3 of 31 Page 3				
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Forte, Nancy L.				
Signa	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in the petition is true and correct, that I am the foreign representative of a debte in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, Unite States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the				
X /s/ Nancy L. Forte	Signature of Foreign Representative				
Signature of Debtor Nancy L. Forte					
X Signature of Joint Debtor	Printed Name of Foreign Representative				
(630) 858-3218	Date				
Telephone Number (If not represented by attorney)	Date				
August 4, 2015					
Date					
Signature of Attorney*	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition				
X /s/ Jason G. Shore Signature of Attorney for Debtor(s) Jason G. Shore 6304001 Law Offices of Steven H. Mevorah & Associates 134 North Bloomingdale Road Bloomingdale, IL 60108 (630) 529-4761 Fax: (630) 529-7630 JShore@Mevorahlaw.com	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer				
August 4, 2015 Date	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Address				
Signature of Debtor (Corporation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	Signature				
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.				
x	Names and Social-Security numbers of all other individuals who prepared or				
Signature of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
Printed Name of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11				
Title of Authorized Individual	and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.				
Date					

Filed 08/04/15

8/04/15 Entered 08/04/15 09:49:59

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Document Page 4 of 31 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No
Forte, Nancy L.		Chapter 7
•	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 43,285.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 9,701.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 1,272.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 1,367.00
	TOTAL	15	\$ 43,285.00	\$ 9,701.00	

IN RE:

Forte, Nancy L.

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Chapter 7

Document Page 5 of 31 United States Bankruptcy Court Northern District of Illinois

1 (of the District of Innions	
	Case No

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Debtor(s)

Type of Liability		Amount
Domestic Support Obligations (from Schedule E)		0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)		0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)		0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 1,272.00
Average Expenses (from Schedule J, Line 22)	\$ 1,367.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 1,290.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 9,701.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 9,701.00

B6A (Official Form 8A) 15/02/6576

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(If known)

IN RE Forte, Nancy L.

Debtor(s)

Doc 1

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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(If known)

IN RE Forte, Nancy L.

Debtor(s)

Doc 1

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash		15.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		West Suburban Bank		1,800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous furniture, computer, TV, CD/DVD player, Stereo		200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous CD's		20.00
6.	Wearing apparel.		Miscellaneous Clothing		100.00
7.	Furs and jewelry.		Miscellaneous Pearl Ring		50.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Charles Schwab IRA Account		40,000.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

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_ Case No. __

IN RE Forte, Nancy L.

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Honda Accord		800.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		4 Sewing Machines		300.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	Х			

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Debtor(s)

IN RE Forte, Nancy L.

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X		F	
not another assets as a second				
		ТО	TAL	43,285.00

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(If known)

IN RE Forte, Nancy L.

Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash	735 ILCS 5 §12-1001(b)	15.00	15.00
West Suburban Bank	735 ILCS 5 §12-1001(b)	1,800.00	1,800.00
Miscellaneous furniture, computer, TV, CD/DVD player, Stereo	735 ILCS 5 §12-1001(b)	200.00	200.00
Miscellaneous CD's	735 ILCS 5 §12-1001(a)	20.00	20.00
Miscellaneous Clothing	735 ILCS 5 §12-1001(a)	100.00	100.00
Miscellaneous Pearl Ring	735 ILCS 5 §12-1001(b)	50.00	50.00
Charles Schwab IRA Account	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	40,000.00	40,000.00
1998 Honda Accord	735 ILCS 5 §12-1001(c)	800.00	800.00
4 Sewing Machines	735 ILCS 5 §12-1001(d)	300.00	300.00

^{*} Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			Value \$	1				
ACCOUNT NO.				H	\vdash			
ACCOUNT NO.	1							
			Value \$	$\left\{ \right.$				
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ontinuation sheets attached			(Total of th				\$	\$
			(Use only on la		Fota page		\$	\$
			(ese only on the	F		-,	(Report also on	(If applicable, report
							Summary of Schedules.)	also on Statistical Summary of Certain

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Case No.

Debtor(s) (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ontinuation sheets attached

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Debtor(s)

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1796			Miscellaneous Credit Purchases				
USAA Savings Bank P. O. Box 33009 San Antonio, TX 78265-3009							9,701.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
0 continuation sheets attached			(Total of th	Subt			\$ 9,701.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	T also atist	ota o or tica	ıl n ıl	\$ 9,701.00

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Forte, Nancy L.

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Г	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify	your case:					
Debtor 1 Nancy L. Forte						
First Name Debtor 2	Middle Name	Last Name				
(Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for the:	Northern District of Illinois					
Case number(If known)		-		Check if the		
					ended filing olement showing post-pet	rition
					er 13 income as of the follower	
Official Form 6I				MM / D	DD / YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you are separated and your spouseparate sheet to this form. On the Part 1: Describe Employment	ou are married and not fuse is not filing with you top of any additional pa	iling jointly, and yo , do not include in	our spous formation	e is living with y about your spo	ou, include information ab use. If more space is need	oout your spouse ed, attach a
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing	spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	/ed		☐ Employed ☐ Not employed	
Include part-time, seasonal, or self-employed work.		Cashier; Tail	or			
Occupation may Include student or homemaker, if it applies.	Occupation	Casiller, Tall	OI			
	Employer's name	Blackberry M	larket			
	Employer's address	401 North Mai Number Street	n Street		Number Street	
		Glen Ellyn, IL		0000 ZIP Code	City Sta	te ZIP Code
	How long employed th	ere? 2 years ar	d 6 mon	ths		
Part 2: Give Details About	: Monthly Income					
Estimate monthly income as of	-	rm. If you have noth	ning to repo	ort for any line, w	rite \$0 in the space. Include	your non-filing
spouse unless you are separated If you or your non-filing spouse had below. If you need more space, a	ave more than one employ		ormation fo	or all employers f	or that person on the lines	
				For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sal deductions). If not paid monthly,			2.	1,107.00	\$	
3. Estimate and list monthly over	rtime pay.		3. + 9	0.00	+ \$	
4. Calculate gross income. Add li	ne 2 + line 3.		4.	5_1,107.00	\$	

Official Form 6l Schedule I: Your Income page 1

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Debtor 1

Nancy L. Forte
First Name Middle Name

Last Name

Case number (if known)_

		For	Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4 .	\$_	1,107.00	\$
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$	85.00	\$
5b. Mandatory contributions for retirement plans	5b.	\$	0.00	\$
5c. Voluntary contributions for retirement plans	5c.	\$	0.00	\$
5d. Required repayments of retirement fund loans	5d.	\$	0.00	\$
5e. Insurance	5e.	\$	0.00	\$
5f. Domestic support obligations	5f.	\$	0.00	\$
5g. Union dues	5g.	\$	0.00	\$
5h. Other deductions. Specify:	5h.	+\$	0.00	+ \$
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	85.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1,022.00	\$
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	250.00	\$
8b. Interest and dividends	8b.	\$	0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent	-		·
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$
8d. Unemployment compensation	8d.	\$	0.00	\$
8e. Social Security	8e.	\$	0.00	\$
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.	ice	\$	0.00	\$
Specify:	8f.			
8g. Pension or retirement income	8g.	\$	0.00	\$
8h. Other monthly income. Specify:	8h.	+\$	0.00	+\$
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	250.00	\$
10. Calculate monthly income. Add line 7 + line 9.Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	1,272.00	+ \$= \$1,272.00
11. State all other regular contributions to the expenses that you list in Sche	dule .	J.		
Include contributions from an unmarried partner, members of your household, other friends or relatives.		·	•	
Do not include any amounts already included in lines 2-10 or amounts that are				
Specify:				11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C				ed Data, if it applies 12. \$\frac{\$_1,272.00}{\}\$ Combined
13. Do you expect an increase or decrease within the year after you file this No.	form	?		monthly income
Yes. Explain: None				

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Fill in this information to identify your case:		
Debtor 1 Nancy L. Forte	01 1 1 1 1 1	
First Name Middle Name Last Name	Check if this is:	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fil	ing showing post-petition chapter 13
United States Bankruptcy Court for the: Northern District of Illinois		the following date:
Case number	MM / DD / YYYY	<u></u>
(If known)		g for Debtor 2 because Debtor 2
Official Form 6J	maintains a se	parate household
Schedule J: Your Expenses		12/13
Be as complete and accurate as possible. If two married people are filin information. If more space is needed, attach another sheet to this form. (if known). Answer every question.		
Part 1: Describe Your Household		
1. Is this a joint case?		
✓ No. Go to line 2.✓ Yes. Does Debtor 2 live in a separate household?		
□ No□ Yes. Debtor 2 must file a separate Schedule J.		
2. Do you have dependents?		
Do not list Debtor 1 and Debtor 2. Yes. Fill out this information for each dependent	_ :	Dependent's Does dependent live with you?
Do not state the dependents'		□ No □ Yes
names.		Yes
		Yes
		□ No
		☐ Yes
		No No
		☐ Yes
		No U Yes
3. Do your expenses include expenses of people other than yourself and your dependents?		
Part 2: Estimate Your Ongoing Monthly Expenses		
Estimate your expenses as of your bankruptcy filing date unless you ar	e using this form as a supplement in	a Chapter 13 case to report
expenses as of a date after the bankruptcy is filed. If this is a suppleme applicable date.		
Include expenses paid for with non-cash government assistance if you		Vour expenses
such assistance and have included it on Schedule I: Your Income (Office	-	Your expenses
 The rental or home ownership expenses for your residence. Include any rent for the ground or lot. 	rirst mortgage payments and 4.	\$810.00
If not included in line 4:		
4a. Real estate taxes	4a.	\$
4b. Property, homeowner's, or renter's insurance	4b.	\$
4c. Home maintenance, repair, and upkeep expenses	4c.	\$
4d Homeowner's association or condominium dues	44	\$ 0.00

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Debtor 1

Nancy L. Forte
First Name Middle Name

Last Name

Case number (if known)_

			You	ır expenses
5.	Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
	Utilities:			
	6a. Electricity, heat, natural gas	6a.	\$	40.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	85.00
	6d. Other. Specify:	6d.	\$	0.00
7.	Food and housekeeping supplies	7.	\$	180.00
8.	Childcare and children's education costs	8.	\$	0.00
9.	Clothing, laundry, and dry cleaning	9.	\$	25.00
10.	Personal care products and services	10.	\$	0.00
11.	Medical and dental expenses	11.	\$	30.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$	50.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	20.00
14.	Charitable contributions and religious donations	14.	\$	25.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life insurance	15a.	\$	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	35.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c. Other. Specify:	17c.	\$	0.00
	17d. Other. Specify:	17d.	\$	0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$	0.00
19.	Other payments you make to support others who do not live with you.		\$	0.00
	Specify:	19.	Ψ	
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	ne.		
	20a. Mortgages on other property	20a.	\$	0.00
	20b. Real estate taxes	20b.	\$	0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Nancy L. Forte First Name Middle Name Last Name Case nul	mber (if known)		
21. Oth	er. Specify: Business Expenses	21.	+\$6	67.00
	r monthly expenses. Add lines 4 through 21. result is your monthly expenses.	22.	\$1,3	367.00
23. Calc ı	ulate your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$ 1 ,	272.00
23b.	Copy your monthly expenses from line 22 above.	23b.	- \$1,	367.00
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	95.00
For e	ou expect an increase or decrease in your expenses within the year after you file this for xample, do you expect to finish paying for your car loan within the year or do you expect you gage payment to increase or decrease because of a modification to the terms of your mortgan	r		
☐ Ye				

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Desc Main

(If known)

IN RE Forte, Nancy L.

Debtor(s)

Case No.

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that they are

	Signature: /s/ Nancy L. Forte	
	Nancy L. Forte	Debto
Date:	Signature:	
		(Joint Debtor, if any [If joint case, both spouses must sign.]
DECLARATION AND SIGNA	ATURE OF NON-ATTORNEY BANKRUPTCY P	ETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debte and 342 (b); and, (3) if rules or guideline	or with a copy of this document and the notices and as have been promulgated pursuant to 11 U.S.C. § a the debtor notice of the maximum amount before p	d in 11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h) 110(h) setting a maximum fee for services chargeable by reparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bar	kruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not responsible person, or partner who signs		ess, and social security number of the officer, principal
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all is not an individual:	other individuals who prepared or assisted in prepar	ing this document, unless the bankruptcy petition prepared
	our out attack additional aionad about a conformina	to the appropriate Official Form for each person
If more than one person prepared this do	rumeni, anach dadiilonal signed sheets conforming	to the appropriate official form for each person
	o comply with the provision of title 11 and the Fede	ral Rules of Bankruptcy Procedure may result in fines or
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110;	o comply with the provision of title 11 and the Fede	eral Rules of Bankruptcy Procedure may result in fines of
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110; DECLARATION UNDER	o comply with the provision of title 11 and the Feder 18 U.S.C. § 156. PENALTY OF PERJURY ON BEHALF OF	ral Rules of Bankruptcy Procedure may result in fines of
A bankruptcy petition preparer's failure to imprisonment or both. 11 U.S.C. § 110; DECLARATION UNDER I, the member or an authorized agent of the (corporation or partnership) named as	comply with the provision of title 11 and the Federal U.S.C. § 156. PENALTY OF PERJURY ON BEHALF OF (the president or other of partnership) of the debtor in this case, declare under penalty of partnership of the the provision of the declare under penalty of partnership.	eral Rules of Bankruptcy Procedure may result in fines of

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

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Document Page 22 of 31 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No
Forte, Nancy L.	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

11,471.00 2014 Income NL Forte Alterations

23,644.00 2013 Income NL Forte Alterations

1,490.00 2015 Year-to-Date Income NL Forte Alterations

716.00 2014 Income Blackberry Market

18,136.00 2013 Income Blackberry Market

7,921.30 2015 Year-to-Date Income Blackberry Market

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Desc Main

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

1,200.00

NAME AND ADDRESS OF PAYEE Mevorah Law Offices LLC 900 East Roosevelt Road Lombard, IL 60148-0000

United States Bankruptcy Court 219 South Dearborn Chicago, IL 60602-0000

335.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

PAYOR IF OTHER THAN DEBTOR

None 1

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None.

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 \checkmark

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: August 4, 2015	Signature /s/ Nancy L. Forte	
	of Debtor	Nancy L. Forte
Date:	Signature	
	of Joint Debtor	
	(if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

0 continuation pages attached

 $\begin{array}{c} \text{Case 15-26576} \\ \text{B8 (Official Form 8) (12/08)} \end{array}$

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Northern District of Illinois

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IN RE:		Case No
Forte, Nancy L.		Chapter 7
	Debtor(s)	

Property No. 1			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained			
If retaining the property, I intend to (Redeem the property Reaffirm the debt Other. Explain	(check at least one):	(for e	example, avoid lien using 11 U.S.C. § 522(f)
Property is (check one): Claimed as exempt Not cla	imed as exempt		
Property No. 2 (if necessary)			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one): Surrendered Retained If retaining the property, I intend to ((check at least one):	1	
Redeem the property Reaffirm the debt Other. Explain		(for e	example, avoid lien using 11 U.S.C. § 522(f)
Property is (check one): Claimed as exempt Not cla	imed as exempt		
additional pages if necessary.)	o unexpired leases. (All three	columns of Part B mus	t be completed for each unexpired lease. Atta
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):

personal property subject to an unexpired lease.

Date:	August 4, 2015	/s/ Nancy L. Forte	
		Signature of Debtor	

Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

Form B 201A, Notice to Consumer Debtor(s)

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

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IN RE:		Case No
Forte, Nancy L.		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CRED	ITOR MATRIX
		Number of Creditors1
The above-named Debtor(s) h	ereby verifies that the list of creditors	s true and correct to the best of my (our) knowledge.
Date: August 4, 2015	/s/ Nancy L. Forte	
	Debtor	
	Joint Debtor	

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Forte, Nancy L. 230 Duane Street Apartment 2C Glen Ellyn, IL 60137

Law Offices of Steven H. Mevorah & Associates 134 North Bloomingdale Road Bloomingdale, IL 60108

USAA Savings Bank P. O. Box 33009 San Antonio, TX 78265-3009 $_{B201B\;(Form\;2}\text{Case})5\text{-}26576$

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Northern Di	strict of Illinois	

IN RE:		Case No.
Forte, Nancy L.		Chapter 7
	Debtor(s)	1

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE			
Certificate of [Non-Att	orney] Bankruptcy Petition Prepa	arer	
I, the [non-attorney] bankruptcy petition preparer signing the notice, as required by § 342(b) of the Bankruptcy Code.	ne debtor's petition, hereby certify that	I delivered to the debtor the attached	
Printed Name and title, if any, of Bankruptcy Petition Prepa Address:	petitio the Society princip the bar	Security number (If the bankruptcy n preparer is not an individual, state cial Security number of the officer, pal, responsible person, or partner of nkruptcy petition preparer.)	
X	· · · •	ired by 11 U.S.C. § 110.)	
Certi	ficate of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and r	ead the attached notice, as required by	§ 342(b) of the Bankruptcy Code.	
Forte, Nancy L.	X /s/ Nancy L. Forte	8/04/2015	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X	-	
	Signature of Joint Debtor (if any) Date	

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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